

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

ROBERT C. NISENSEN, L.L.C.

10 Auer Court
East Brunswick, NJ 08816
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Attorneys for Debtor
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RCN 6680

Caption in Compliance with D.N.J. LBR 9004-2 (c)

In Re:

MARGARET M. CAIVANO

DEBTORS

Case No.: 21-14801

Judge: Michael B. Kaplan

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

☐ **CREDITOR'S MOTION** or **CERTIFICATION OF DEFAULT**

XX TRUSTEE'S MOTION or **CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

☐ Motion for Relief from the Automatic Stay filed

By _____, secured creditor.

A hearing has been scheduled for _____, 2022 at 9:00 a.m.

OR

XX Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for May 25, 2022 at 9:00 a.m.

☐ Certification of Default filed by _____, secured creditor. I am requesting a hearing be scheduled on this matter.

OR

☐ Certification of Default filed by Standing Chapter 13 Trustee I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (choose one):

☐ Payments have been made in the amount of \$ _____ but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain **your answer**): _____

XX Other (explain your answer): Debtor has obtained a trial modification and needs additional time to complete same. We will file an amended plan to allow another 90 days to obtain a permanent loan modification.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: May 2, 2022

/s/ MARGARET M. CAIVANO
MARGARET M. CAIVANO

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee

and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.

2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.